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CLAIMS:

1. An on-line currency exchange system for mobile phones comprising:
means implemented in said mobile phone for setting a currency exchange
rate in said mobile phone, said means enabling entry of exchange rate currencies such that
5 a mobile phone call to be made according to first currency units may be converted in terms
of second currency units;
means for requesting receipt of a current said exchange rate from a mobile
phone service provider according to the entered values;
means for providing a current currency exchange rate and communicating
10 said rate to said mobile phone in response to said request,
wherein, a dialed number initiated from said mobile phone may be
converted from said first units into said second currency units in said mobile phone.
2. The on-line currency exchange system as claimed in Claim 1, further
comprising means for establishing an update period setting forth validity of said stored
15 currency exchange rate, said means associating a time stamp with a stored currency
exchange rate.
3. The on-line currency exchange system as claimed in Claim 2,
wherein said time stamp is communicated with said requested currency exchange rate and
stored in said mobile phone.
- 20 4. The on-line currency exchange system as claimed in Claim 2, further
comprising means for updating a requested currency exchange rate for said mobile phone if
after an update period, said means comparing said timestamp with a current time and
sending new exchange rate to said mobile phone if after said update period.
5. The on-line currency exchange system as claimed in Claim 1, further
25 comprising means for modifying said update period.
6. The on-line currency exchange system as claimed in Claim 1,
wherein said mobile phone service provider stores selections of updated currency exchange
rates.
7. The on-line currency exchange system as claimed in Claim 1, further
30 including keypad means enabling entry of a calling number into said mobile phone.

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8. A method for providing currency exchange information to mobile phones comprising the steps of:

- a) setting a currency exchange rate in said mobile phone by enabling entry of exchange rate currencies such that a mobile phone call to be made according to first currency units may be converted in terms of second currency units;
- b) requesting receipt of a current said exchange rate from mobile phone service provider;
- c) communicating said current currency exchange rate to said mobile phone in response to said request, and,
- d) converting a subsequent call made via said phone into said second currency units.

9. The method as claimed in Claim 8, further comprising the steps of: establishing an update period setting forth validity of said stored currency exchange rate; and,
- associating a time stamp with a stored currency exchange rate.

10. The method as claimed in Claim 9, further including: communicating said time stamp with said requested currency exchange rate for storage in said mobile phone.

11. The method as claimed in Claim 9, further comprising the step of: updating a requested currency exchange rate for said mobile phone if after an update period, said means comparing said timestamp with a current time and sending a new exchange rate to said mobile phone if after said update period.

12. The method as claimed in Claim 9, further comprising the step of enabling modification of said update period.